

**Trust Assets of Banking Institutions with Offices in New Jersey
as of 12/31/2003**

Charter Type	Institution Name	Managed Trust Assets \$000s	Managed Trust Accts.	Nonmanaged Trust Assets \$000s	Nonmanaged Trust Accts.	Safekeeping Assets \$000s	Safekeeping Accts.	Total Trust Assets \$000s	Total Trust Accts.
Institutions Headquartered in New Jersey									
NB	Alger National Trust Company	0	0	161,200	31,556	0	0	161,200	31,556
NB	Amboy National Bank	0	0	276,476	211	6,644	27	276,476	211
LPT	Amelia Family Trust Company	318,928	3	0	0	0	0	318,928	3
LPT	Beacon Trust Company	536,566	562	975	1	71,332	111	537,541	563
CB	Bessemer Trust Company	7,080,810	2,410	1,277	1	1,339,578	110	7,082,087	2,411
CB	Brunswick Bank and Trust Company	0	0	0	0	0	0	0	0
LPT	Cititrust (New Jersey) Limited	4,057	2	108,794	18	0	0	112,851	20
SB	College Savings Bank	0	0	139,953	10,092	0	0	139,953	10,092
NB	Commerce Bank, National Association	1,315,712	337	4,396,442	1,133	1,489,413	401	5,712,154	1,470
CB	Community Bank of Bergen County, N. J.	85	2	0	0	0	0	85	2
NBB	Custodial Trust Company	0	0	35,270,748	19	31,291,352	78	35,270,748	19
LPT	Daiwa Securities Trust Co.	0	0	0	0	6,821,252	53	0	0
LPT	Detusche Bank Trust Co. of NJ	3,211	7	0	0	0	0	3,211	7
CB	Equity Bank	0	0	0	0	0	0	0	0
LPT	Federated Investors Trust	1,576,954	265	288,936	90	0	0	1,865,890	355
NB	First Hope Bank, A National Banking Association	12,356	117	25,910	954	0	0	38,266	1,071
CB	First Morris Bank and Trust	41,355	98	0	0	16,583	11	41,355	98
NB	Greater Community Bank	0	0	0	0	0	0	0	0
CB	Hudson United Bank	337,598	508	89,864	122	138,646	63	427,462	630
LPT	Jersey Transfer and Trust Co.	0	0	0	0	0	0	0	0
NBB	Merrill Lynch Bank and Trust Company	0	0	0	0	255,434,778	14,956,228	0	0
FSL	Merrill Lynch Trust Company, FSB	11,362,885	13,021	75,910,479	2,930	3,578,362	398	87,273,364	15,951
NB	Metlife Bank, National Association	12,659	137	20,437	20	47,883	2	33,096	157
FSL	Morgan Stanley Trust	673,592	2,419	687,865	49,230	304,716	421	1,361,457	51,649
FSL	New York Life Trust Company, FSB	1,822	13	0	0	0	0	1,822	13
NB	Newfield National Bank	0	0	0	0	0	0	0	0
LPT	Nomura International Trust Co.	0	0	0	0	10,796,646	78	0	0
FSL	OceanFirst Bank	47,218	63	906	19	1,220	2	48,124	82
FSL	Ocwen Federal Bank FSB	0	0	0	0	0	0	0	0
LPT	Oppenheimer Trust Co.	3,923	7	2,459	3	1,088	1	6,382	10
CB	Peapack-Gladstone Bank	603,913	857	17,778	7	769,006	1,041	621,691	864
CB	Rumson-Fair Haven Bank and Trust Company	937	7	0	0	128	2	937	7
CB	Sumitomo Trust and Banking Co. (U.S.A.)	0	0	0	2	106,381,694	457	0	2

Charter Type Codes: CB -- Commercial Bank; NBB -- Nonbank Bank; NB -- National Bank;
SB -- Savings Bank; FSL -- Federal Savings Loan; LPT -- Limited Purpose Trust Co.

**Trust Assets of Banking Institutions with Offices in New Jersey
as of 12/31/2003**

Charter Type	Institution Name	Managed Trust Assets \$000s	Managed Trust Accts.	Nonmanaged Trust Assets \$000s	Nonmanaged Trust Accts.	Safekeeping Assets \$000s	Safekeeping Accts.	Total Trust Assets \$000s	Total Trust Accts.
CB	SussexBank	3,445	7	0	0	0	0	3,445	7
NB	The First National Bank of Absecon	4	1	0	0	0	0	4	1
NB	The First National Bank of Elmer	4,527	37	0	0	1,645	2	4,527	37
CB	The Newton Trust Company	862	22	0	0	0	0	862	22
NB	The Pennsville National Bank	2,792	18	3,676	26	711	3	6,468	44
SB	The Provident Bank	88,545	419	1,521	1	141,771	47	90,066	420
CB	The Trust Company of New Jersey	1,356,287	233	975,654	137	206,693	88	2,331,941	370
LPT	UBS Fiduciary Trust Co.	4,440,634	5,147	972,711	3,870	0	0	5,413,345	9,017
NB	UBS Trust Company, NA	708,602	436	89,885	4	18,466	1	798,487	440
NB	Union Center National Bank	499	2	0	0	0	0	499	2
CB	United Trust Bank	708,287	974	29,421	46	351,940	62	737,708	1,020
NB	Valley National Bank	147,439	222	125,864	55	265,401	161	273,303	277
45	New Jersey Headquartered Banking Institutions	31,396,504	28,353	119,599,231	100,547	419,476,948	14,959,848	150,995,735	128,900

Institutions Headquartered Outside of New Jersey

(Assets Reported Below Reflect Trust Activities Both Inside and Outside of New Jersey)

CBX	Amalgamated Bank (PA)	7,697,406	575	3,926	3	17,130,386	1,213	7,701,332	578
NBX	Armed Forces Bank, National Association (KS)	0	0	0	0	0	0	0	0
CBX	Banco Popular North America (NY)	0	0	0	0	0	0	0	0
CBX	Chinatrust Bank (U.S.A.) (CA)	0	0	0	0	0	0	0	0
SBX	Citizens Bank of Pennsylvania (PA)	124,971	5	17,101	5	252,517	44	142,072	10
SBX	Firsttrust Savings Bank (PA)	0	0	0	0	0	0	0	0
NBX	Fleet National Bank (RI)	67,873,000	124,622	36,410,000	230,280	50,870,000	72,587	104,283,000	354,902
SBX	Independence Community Bank (NY)	0	0	0	0	0	0	0	0
CBX	JP Morgan Chase Bank (NY)	105,887,000	30,481	778,101,000	368,931	6,999,918,000	68,646	883,988,000	399,412
NBX	Mellon Bank NA (PA)	55,904,796	16,501	656,950,289	7,697	357,482,102	186	712,855,085	24,198
CBX	Merrill Lynch Bank USA (UT)	12,827,922	2	0	0	0	0	12,827,922	2
FSBX	Prudential Savings Bank, FSB (GA)	387,335	1,990	18,961	6	78,316,930	102	406,296	1,996
NBX	PNC Bank, National Association (PA)	49,717,321	35,697	12,615,072	2,559	42,147,688	3,207	62,332,393	38,256
FSBX	SI Bank and Trust (NY)	219,803	1	896	178	141,722	142	220,699	179
FSBX	Sovereign Bank (PA)	498,585	887	70,883	44	236,714	83	569,468	931
CBX	State Street Bank & Trust Co. (MA)	1,057,099,205	34,793	2,671,115,942	3,698,445	5,546,613,455	75,737	3,728,215,147	3,733,238
CBX	The Bank of New York (NY)	72,066,974	13,950	330,808,596	38,502	3,724,178,928	28,148	402,875,570	52,452
CBX	United States Trust Company of NY (NY)	56,049,890	14,555	1,223,922	1,169	66,758,032	4,608	57,273,812	15,724
NBX	Wachovia Bank, NA (NC)	98,798,000	64,809	107,243,000	38,867	507,504,000	19,136	206,041,000	103,676
19	Out-Of-State Banking Institutions	1,585,152,208	338,868	4,594,579,588	4,386,686	17,391,550,474	273,839	6,179,731,796	4,725,554
64	Institutions Total	1,616,548,712	367,221	4,714,178,819	4,487,233	17,811,027,422	15,233,687	6,330,727,531	4,854,454

Charter Type Codes: CB -- Commercial Bank; NBB -- Nonbank Bank; NB -- National Bank;
SB -- Savings Bank; FSL -- Federal Savings Loan; LPT -- Limited Purpose Trust Co.

**Trust Assets of Banking Institutions with Offices in New Jersey
as of 12/31/2003**

Charter Type	Institution Name	Managed Trust Assets \$000s	Managed Trust Accts.	Nonmanaged Trust Assets \$000s	Nonmanaged Trust Accts.	Safekeeping Assets \$000s	Safekeeping Accts.	Total Trust Assets \$000s	Total Trust Accts.
--------------	------------------	-----------------------------	----------------------	--------------------------------	-------------------------	---------------------------	--------------------	---------------------------	--------------------

Summary of Trust Assets By Charter Type

New Jersey-Headquartered Institutions									
14	State chartered commercial banks	10,133,579	5,118	1,113,994	315	109,204,268	1,834	11,247,573	5,433
2	State chartered (commercial) nonbank banks	0	0	35,270,748	19	286,726,130	14,956,306	35,270,748	19
2	State chartered savings banks	88,545	419	141,474	10,093	141,771	47	230,019	10,512
10	State chartered limited purpose trust companies	6,884,273	5,993	1,373,875	3,982	17,690,318	243	8,258,148	9,975
28	State Chartered Banking Institutions	17,106,397	11,530	37,900,091	14,409	413,762,487	14,958,430	55,006,488	25,939
12	National banks	2,204,590	1,307	5,099,890	33,959	1,830,163	597	7,304,480	35,266
5	Federal savings and loan associations	12,085,517	15,516	76,599,250	52,179	3,884,298	821	88,684,767	67,695
17	Nationally Chartered Banking Institutions	14,290,107	16,823	81,699,140	86,138	5,714,461	1,418	95,989,247	102,961
45	NJ Headquartered Banking Institutions	31,396,504	28,353	119,599,231	100,547	419,476,948	14,959,848	150,995,735	128,900

Institutions Based Outside of New Jersey									
8	State chartered commercial banks	1,311,628,397	94,356	3,781,253,386	4,107,050	16,354,598,801	178,352	5,092,881,783	4,201,406
3	State chartered savings banks	124,971	5	17,101	5	252,517	44	142,072	10
3	Federal savings banks	1,105,723	2,878	90,740	228	78,695,366	327	1,196,463	3,106
5	National banks	272,293,117	241,629	813,218,361	279,403	958,003,790	95,116	1,085,511,478	521,032
19	Banks Headquartered Outside of NJ	1,585,152,208	338,868	4,594,579,588	4,386,686	17,391,550,474	273,839	6,179,731,796	4,725,554

	Tot. Tr. Assets	Tot. Tr. Accts.
New Jersey Chartered Banking Institutions With Trust Powers:		
28		
Trust Assets at NJ Chartered Institutions:	55,006,488	25,939
% of Total NJ-Based Trust Assets:	36.43%	20.12%